

# EXHIBIT 36

Account	Joint Account		
	Date	Deposits	Earnings at 18%/year
	3/31/1981	\$ 42,350.33	
	12/31/1981	*9 months (13.5%)	\$ 48,067.62
	12/31/1982		\$ 56,719.80
	12/31/1983	\$ 135,000.00	\$ 201,929.36
	12/31/1984	\$ 100,000.00	\$ 338,276.65
	12/31/1985		\$ 399,166.44
	12/31/1986		\$ 471,016.40
	12/31/1987		\$ 555,799.35
	12/31/1988		\$ 655,843.24
	12/31/1989		\$ 773,895.02
	12/31/1990	\$ 100,000.00	\$ 1,013,196.12
	12/31/1991		\$ 1,195,571.42
	12/31/1992		\$ 1,410,774.28
	12/31/1993		\$ 1,664,713.65
	12/31/1994		\$ 1,964,362.11
	12/31/1995		\$ 2,317,947.29
	12/31/1996		\$ 2,735,177.80
	4/30/1997	* 4 months (6%)	\$ <b>2,899,288.47</b>
TOTAL VALUE OF ACCOUNT			
ASSUMING 18%/year		\$	<b>2,899,288.47</b>
TOTAL ACCOUNT APPRECIATION			
ABOVE PRINCIPAL ASSUMING			
18%/YEAR		\$	<b>2,521,938.14</b>
Actual Account Balance as of			
4/30/97		\$	395,644.00
Total withdrawals per Picard		\$	1,233,723.00
Projected account appreciation if			
Picard's calculations of withdrawals			
are correct		\$	1,629,367.00
<b>DISCREPANCY</b>		\$	<b>1,269,921.47</b>